

COVID-19 BENEFITS DESTINATION GUIDE



Travel with confidence. Use the COVID-19 Benefits Destination Guide to learn what cover applies to your trip

Updated 1 February 2022

For YourCover single trip policies with an endorsement date effective 9 February 2022.

Terms, conditions and exclusions apply. Please refer to the policy wording endorsement dated 9 February 2022 for full details.

The below scenarios are an indication of the benefits available only. Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?			Are you cruising?
		New Zealand	Australia	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise
Medical Expenses	I'm diagnosed with COVID-19 during my journey	Yes Maximum of \$1,500 medical coverage in New Zealand.	Yes	Yes Your destination must not be subject to "Do not travel" advice on the SafeTravel website at the time you enter the country or part of the country.	No
	I'm diagnosed with COVID-19 and required to quarantine immediately before continuing my trip	Yes	Yes	Yes Your destination must not be subject to "Do not travel" advice on the SafeTravel website at the time you enter the country or part of the country.	No
Additional Expenses	I die due to COVID-19 during the journey. Can funeral expenses be claimed if I pass away due to COVID-19 during the journey?	Yes	Yes	Yes Your destination must not be subject to "Do not travel" advice on the SafeTravel website at the time you enter the country or part of the country.	No
	Can I claim additional transport expenses to return home if my relative or business partner residing in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19?	Yes	Yes	Yes	No

Travel warning or travel ban

Please note: This policy does not cover claims relating to government-issued travel bans; "Do not travel" warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

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The below scenarios are an indication of the benefits available only. Any claim(s) made will be assessed in accordance with the full terms and conditions of the policy.

Policy Benefit	COVID-19 related scenarios	Where are you travelling?			Are you cruising?	
		New Zealand	Australia	Other destinations	If your trip includes a multi-night cruise and COVID-19 is related directly or indirectly to travel on board the cruise	
Additional Expenses continued	I must quarantine immediately because I have been certified by a local public health authority as having had close contact of a COVID-19 case	No	No	No	No	
	The person I was due to stay with in New Zealand or Australia has COVID-19 and I can't stay with them	Yes Up to \$150 per night for alternative accommodation	Yes Up to \$150 per night for alternative accommodation	No	No	
	My prepaid accommodation in New Zealand or Australia is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes	Yes	No	No	
Amendment or Cancellation Costs	Pre-trip: I'm diagnosed with COVID-19 in New Zealand prior to departure	Yes Up to \$2,500 (per policy), and only if policy is purchased 21 days or more before your scheduled departure date	Yes Up to \$5,000 (per policy), and only if policy is purchased 21 days or more before your scheduled departure date	Yes Up to \$5,000 (per policy), and only if policy is purchased 21 days or more before your scheduled departure date	Yes Up to \$2,500 per policy for travel within NZ or \$5,000 for international destinations, and only if policy is purchased 21 days or more before your scheduled departure date	
	Pre-trip: I must quarantine because I have been certified by a local public health authority as having had close contact of a COVID-19 case and can no longer travel	No	No	No	There is no cover provided for any claims related to entering quarantine because you had close contact with a person diagnosed with COVID-19	
	Pre-trip: I'm an essential health care worker and my leave is revoked due to COVID-19	Yes Up to \$2,500 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$2,500 per policy for travel within NZ or \$5,000 for international destinations	
	My relative or business partner in New Zealand or Australia (not travelling with me) is diagnosed with life threatening COVID-19	Yes Up to \$2,500 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$5,000 (per policy)	Yes Up to \$2,500 per policy for travel within NZ or \$5,000 for international destinations	
	The person I was due to stay with in New Zealand or Australia has COVID-19 and I can't stay with them	Yes Up to \$150 per night for alternative accommodation	Yes Up to \$150 per night for alternative accommodation	No	No	
	My prepaid accommodation in New Zealand or Australia is shut down due to a COVID-19 outbreak on the premises and hygiene measures are required	Yes	Yes	No	No	
	Travel delay	COVID-19 causes temporary delays to my transport	Yes	Yes	No	No
	Missed connections <i>If available</i>	COVID-19 causes delay, cancellation or rerouting of my prepaid scheduled transport and I need to catch up with a prepaid transport connection	Yes	Yes	No	No
Special events <i>If available</i>	My journey is delayed due to COVID-19 and I need to use alternative public transport to arrive at the special event on time	Yes	Yes	No	No	



WHAT YOU NEED TO BE AWARE OF:

COVID-19 benefits are only available on single trip YourCover travel insurance policies.

Cover relating to COVID-19 is for New Zealand residents and citizens only.
Inbound visitors to New Zealand are not covered for COVID-19 related benefits.

21-day lead time: if the policy was purchased less than 21 days before your scheduled departure date, there is no cover for amendment or cancellation claims if you are diagnosed with COVID-19 and cannot go on your trip. Please refer to the endorsement dated 9 February 2022 for the full details of the conditions under **Section 3: Amendment or Cancellation Costs** relating to the COVID-19 benefits that apply only if the policy is purchased **21-days or more prior to departure**. The maximum benefit is capped at \$2,500 per policy for the Domestic plan and \$5,000 per policy for the International Plan. There is no pre-trip cover available for Inbound and Domestic Cancellation plans due to COVID-19 related events.

A limited number of travel insurance benefits relating to the COVID-19 pandemic are available for worldwide travel. A range of additional COVID-19 benefits are available for travel within New Zealand and to Australia. Full details, conditions and exclusions are outlined in the endorsement dated 9 February 2022, attached to the policy wording.

Cruises: there is no cover for cruise travel relating to any claims (directly or indirectly) due to COVID-19, except for Section 3: Amendment or Cancellation Costs. There is also no cover if your COVID-19 diagnosis while on your trip is related directly or indirectly to travel after a cruise.

Border closers and travel bans: there is no cover for claims directly or indirectly arising from or caused by government-issued travel bans; "Do not travel" warnings; government directed border closures; or mandatory quarantine or self-isolation requirements related to cross area, border, region or territory travel.

There is no cover for any transport or accommodation costs or expenses arising from a public health authority directing you into a period of quarantine which is mandatory for travellers related to cross area, border, region or territory travel. (This exclusion applies regardless of you being diagnosed with COVID-19 or having come into contact with a person diagnosed with COVID-19).

Please refer to the endorsement dated 9 February 2022, attached to the policy wording for full terms, conditions and exclusions.

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